

In re:
Timothy M. Cotter
Melissa S. Cotter
Debtors

Case No. 17-13357-amc
Chapter 13

District/off: 0313-2
Date Rcvd: Jun 21, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Timothy M. Cotter, Melissa S. Cotter, 216 S. 10th Street, Quakertown, PA 18951-1528
14004049	+ ACE CASH EXPRESS, Williamson and Brown, LLC, 4691 Clifton Pkwy, Hamburg, NY 14075-3201
13921591	+++ SOUTHERN AUTO FINANCE COMPANY, c/o PERITUS PORTFOLIO SERVICES II, LLC, P.O. Box 141419, Irving, TX 75014-1419

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text:	Date/Time	Recipient Name and Address
smg	Recipient Name and Address Email/Text: megan.harper@phila.gov	Jun 22 2024 07:08:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 22 2024 04:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 22 2024 07:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
13952681	EDI: Q3GTBI	Jun 22 2024 04:05:00	BUREAUS INVESTMENT GROUP PORTFOLIO NO 15, LLC, PO Box 788, Kirkland, WA 98083-0788
13953600	Email/PDF: bncnotices@becket-lee.com	Jun 22 2024 07:10:22	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14003828	+ EDI: BASSASSOC.COM	Jun 22 2024 04:05:00	Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
13916960	+ Email/Text: Bankruptcy@Freedommortgage.com	Jun 22 2024 07:08:00	Freedom Mortgage Corp, 10500 Kincaid Dr, Fishers, IN 46037-9764
13984038	Email/PDF: resurgentbknotifications@resurgent.com	Jun 22 2024 07:10:16	LVNV Funding, LLC its successors and assigns as, assignee of CVF Consumer Acquisition, Company, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13996239	+ Email/Text: bankruptcypdt@mcmcg.com	Jun 22 2024 07:08:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14001322	+ Email/Text: bankruptcy@marinerfinance.com	Jun 22 2024 07:08:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
13987292	EDI: PRA.COM	Jun 22 2024 04:05:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13988812	+ EDI: JEFFERSONCAP.COM	Jun 22 2024 04:05:00	Premier Bankcard, Llc, Jefferson Capital Systems

District/off: 0313-2

Date Rcvd: Jun 21, 2024

User: admin

Form ID: 3180W

Page 2 of 3

Total Noticed: 16

LLC Assignee, Po Box 7999, Saint Cloud Mn
56302-7999

13918802	+ EDI: AIS.COM	Jun 22 2024 04:05:00	Spot Loan, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
13970654	EDI: AIS.COM	Jun 22 2024 04:05:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14105344	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmllawgroup.com
JEROME B. BLANK	on behalf of Creditor Freedom Mortgage Corporation jblank@pincuslaw.com mmorris@pincuslaw.com
MARIO J. HANYON	on behalf of Creditor Freedom Mortgage Corporation wbefc@brockandscott.com mario.hanyon@brockandscott.com
PAUL H. YOUNG	on behalf of Debtor Timothy M. Cotter support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
PAUL H. YOUNG	on behalf of Joint Debtor Melissa S. Cotter support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
POLLY A. LANGDON	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
POLLY A. LANGDON	on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
THOMAS SONG	

District/off: 0313-2

Date Rcvd: Jun 21, 2024

User: admin

Form ID: 3180W

Page 3 of 3

Total Noticed: 16

on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.EDCF@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1	First Name: Timothy M. Cotter	Social Security number or ITIN: xxx-xx-5195
	First Name: Middle Name: Last Name:	EIN: -----
Debtor 2 (Spouse, if filing)	First Name: Melissa S. Cotter	Social Security number or ITIN: xxx-xx-7343
	First Name: Middle Name: Last Name:	EIN: -----
United States Bankruptcy Court: Eastern District of Pennsylvania		
Case number: 17-13357-amc		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Timothy M. Cotter

Melissa S. Cotter

6/20/24

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.